

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Michael J. Ensell  
Kelly J. Ensell  
Debtors

Case No. 15-41302-kw  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-4

User: admin  
Form ID: 227ia

Page 1 of 2  
Total Noticed: 36

Date Rcvd: Jul 22, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2015.

db/db  
tr  
23776101 +Michael J. Ensell, Kelly J. Ensell, 4895 State Route 84, Conneaut, OH 44030-9640  
23776105 +Michael D Buzulencia, 150 E Market St., Suite 300, Warren, OH 44481-1141  
23776106 1268 Beech Street LLC, 563 E Beech Street, Jefferson, OH 44047-9765  
23776107 Andover Bank, PO Box 1300, Andover, OH 44003-1300  
23776108 +Arthur Lewis Supply Co., 5610 Main Avenue, Ashtabula, OH 44004-7200  
+Brown Memorial Hospital, 158 West Main Street, Conneaut, OH 44030-2039  
+Buckeye Fire Equipment Company, PO Box 428, 110 Kings Road,  
Kings Mountain, NC 28086-2090  
23776111 CCO Mortgage, Attn: Customer Service, PO Box 6260, Glen Allen, VA 23058-6260  
23776112 +Charter One Bank, 1 Citizens Drive, Riverside, RI 02915-3019  
23776115 Cleveland Plumbing, 4102 Superior Avenue, Cleveland, OH 44103  
23776118 +Famous Supply, 4625 Foster Avenue, Ashtabula, OH 44004-6823  
23776120 Kelly Ensell, 4895 Bushnell Road, Conneaut, OH 44030-9640  
23776123 Lake Health, PO Box 714110, Columbus, OH 43271-4110  
23776124 +McComb Pipe Supply, 20 E North Street, Akron, OH 44304-1203  
23776126 +North East Fire Protection LLC, 563 E Beech Street, Jefferson, OH 44047-9765  
23776136 +Reliable Automatic Sprinkler, 4150 Shackleford Road, Suite 500, Norcross, GA 30093-6510  
23776138 +Spring Valley Hospital, 540 S Rainbow Blvd., Las Vegas, NV 89145  
23776140 +Terry Newhart Sr., 884 Black Sea Road, Jefferson, OH 44047-8407  
23776149 +Terry Newhart, Jr., 345 Hillyer Drive, Jefferson, OH 44047-1242  
23776161 +Todd Newhart, PO Box 81, Jefferson, OH 44047-0081  
23776172 UH Conneaut Medical Center, PO Box 74273, Cleveland, OH 44194-4273  
23776173 Union Plus Credit Card, PO Box 60185, City of Industry, CA 91716-0185  
23776174 +Viking Supply Net, 2353 International Street, Columbus, OH 43228-4622

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: law@timonere.com Jul 22 2015 22:04:36 Jane Timonere, 4 Lawyers Row,

Jefferson, OH 44047  
23776102 +EDI: GMACFS.COM Jul 22 2015 21:58:00 Ally Financial, PO Box 380901,  
Minneapolis, MN 55438-0901  
23776104 EDI: AMEREXPR.COM Jul 22 2015 21:58:00 American Express, PO Box 1270,  
Newark, NJ 07101-1270  
23776109 EDI: CAPITALONE.COM Jul 22 2015 21:58:00 Capital One, PO Box 30285,  
Salt Lake City, UT 84130-0285  
23776113 +EDI: CHASE.COM Jul 22 2015 21:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
23776114 EDI: CHASE.COM Jul 22 2015 21:58:00 Chase Cardmember Service, PO Box 15548,  
Wilmington, DE 19886-5548  
23776116 EDI: WFNNB.COM Jul 22 2015 21:58:00 Comenity Bank, Bankruptcy Department, PO Box 182125,  
Columbus, OH 43218-2125  
23776117 EDI: DISCOVER.COM Jul 22 2015 21:58:00 Discover, PO Box 6103,  
Carol Stream, IL 60197-6103  
23776119 +E-mail/Text: bankruptcy@huntington.com Jul 22 2015 22:16:34 Huntington MTG Group,  
PO Box 1558, Dept EAW25, Columbus, OH 43216-1558  
23776122 EDI: CBSKOHL.COM Jul 22 2015 21:58:00 Kohls Department Store, PO Box 3115,  
Milwaukee, WI 53201-3115  
23776125 EDI: MID8.COM Jul 22 2015 21:58:00 Midland Credit Management, Inc., PO Box 60578,  
Los Angeles, CA 90060-0578  
23776139 +EDI: RMSC.COM Jul 22 2015 21:58:00 SYNCCB/Care Credit, PO Box 960061,  
Orlando, FL 32896-0061  
23776137 EDI: SEARS.COM Jul 22 2015 21:58:00 Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282  
TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

23776103\* +Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901  
23776110\* Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
23776121\* Kelly Ensell, 4895 Bushnell Road, Conneaut, OH 44030-9640  
23776127\* +North East Fire Protection LLC, 563 E Beech Street, Jefferson, OH 44047-9765  
23776128\* +North East Fire Protection LLC, 563 E Beech Street, Jefferson, OH 44047-9765  
23776129\* +North East Fire Protection LLC, 563 E Beech Street, Jefferson, OH 44047-9765  
23776130\* +North East Fire Protection LLC, 563 E Beech Street, Jefferson, OH 44047-9765  
23776131\* +North East Fire Protection LLC, 563 E Beech Street, Jefferson, OH 44047-9765  
23776132\* +North East Fire Protection LLC, 563 E Beech Street, Jefferson, OH 44047-9765  
23776133\* +North East Fire Protection LLC, 563 E Beech Street, Jefferson, OH 44047-9765  
23776134\* +North East Fire Protection LLC, 563 E Beech Street, Jefferson, OH 44047-9765  
23776135\* +North East Fire Protection LLC, 563 E Beech Street, Jefferson, OH 44047-9765  
23776141\* +Terry Newhart Sr., 884 Black Sea Road, Jefferson, OH 44047-8407  
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23776146\* +Terry Newhart Sr., 884 Black Sea Road, Jefferson, OH 44047-8407  
23776147\* +Terry Newhart Sr., 884 Black Sea Road, Jefferson, OH 44047-8407  
23776148\* +Terry Newhart Sr., 884 Black Sea Road, Jefferson, OH 44047-8407

## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

23776150\* +Terry Newhart, Jr., 345 Hillyer Drive, Jefferson, OH 44047-1242  
 23776151\* +Terry Newhart, Jr., 345 Hillyer Drive, Jefferson, OH 44047-1242  
 23776152\* +Terry Newhart, Jr., 345 Hillyer Drive, Jefferson, OH 44047-1242  
 23776153\* +Terry Newhart, Jr., 345 Hillyer Drive, Jefferson, OH 44047-1242  
 23776154\* +Terry Newhart, Jr., 345 Hillyer Drive, Jefferson, OH 44047-1242  
 23776155\* +Terry Newhart, Jr., 345 Hillyer Drive, Jefferson, OH 44047-1242  
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 23776159\* +Terry Newhart, Jr., 345 Hillyer Drive, Jefferson, OH 44047-1242  
 23776160\* +Terry Newhart, Sr., 884 Black Sea Road, Jefferson, OH 44047-8407  
 23776162\* +Todd Newhart, PO Box 81, Jefferson, OH 44047-0081  
 23776163\* +Todd Newhart, PO Box 81, Jefferson, OH 44047-0081  
 23776164\* +Todd Newhart, PO Box 81, Jefferson, OH 44047-0081  
 23776165\* +Todd Newhart, PO Box 81, Jefferson, OH 44047-0081  
 23776166\* +Todd Newhart, PO Box 81, Jefferson, OH 44047-0081  
 23776167\* +Todd Newhart, PO Box 81, Jefferson, OH 44047-0081  
 23776168\* +Todd Newhart, PO Box 81, Jefferson, OH 44047-0081  
 23776169\* +Todd Newhart, PO Box 81, Jefferson, OH 44047-0081  
 23776170\* +Todd Newhart, PO Box 81, Jefferson, OH 44047-0081  
 23776171\* +Todd Newhart, PO Box 81, Jefferson, OH 44047-0081

TOTALS: 0, \* 41, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 24, 2015

Signature: /s/Joseph Speetjens


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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2015 at the address(es) listed below:

Jane Timonere on behalf of Debtor Kelly J. Ensell law@timonere.com, jane@timonere.com  
 Jane Timonere on behalf of Debtor Michael J. Ensell law@timonere.com, jane@timonere.com  
 Michael D Buzulencia buzulenciatrustee@mahoningvalleylaw.com, OH37@ecfcbis.com

TOTAL: 3

# United States Bankruptcy Court for the Northern District of Ohio

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on July 20, 2015. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

### Case Information

**Case Number:** 15-41302-kw

**Debtor(s):**

Michael J. Ensell  
4895 State Route 84  
Conneaut, OH 44030

Kelly J. Ensell  
4895 State Route 84  
Conneaut, OH 44030

**Other names used by the Debtor(s) in the last 8 years:**

**Last Four Digits of Debtor's Social Security Number or Individual Taxpayer ID Number (ITIN)/Complete EIN:**

xxx-xx-5461

xxx-xx-7959

**Attorney for Debtor:**

Jane Timonere  
4 Lawyers Row  
Jefferson, OH 44047  
Telephone number: 440-576-8406

**Bankruptcy Trustee:**

Michael D Buzulencia  
150 E Market St.  
Suite 300  
Warren, OH 44481-1205  
Telephone number: (330) 392-8551

### Meeting of Creditors

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

**Date:** September 18, 2015

**Time:** 01:00 PM

**Location:** Ashtabula Cnty Courthouse, 25 W Jefferson St, Jefferson, OH 44047

### Presumption of Abuse under 11 U.S.C. § 707(b) *See "Presumption of Abuse" on the other side of this notice.*

The presumption of abuse does not arise.

### Deadlines

*Papers must be received by the bankruptcy clerk's office by the stated deadline.*

**Deadline to File a Proof of Claim:** *Please do not file a proof of claim unless you receive a notice to do so.*

**Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts:** November 17, 2015

**Deadline to Object to Exemptions:** 30 days after the *conclusion* of the meeting of creditors.

**Address of the Bankruptcy Court Clerk's Office:**

U.S. Bankruptcy Court  
Federal Building & US Courthouse  
10 East Commerce Street  
Youngstown, OH 44503

**For the Court:**

Clerk of the Bankruptcy Court:  
Kenneth J. Hirz

**Date:** July 22, 2015

**Refer to Other Side of this Notice for Important Explanations**

## EXPLANATIONS

**Filing of Chapter 7 Bankruptcy Case:**

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

**Creditors Generally May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

**Presumption of Abuse:**

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

**Meeting of Creditors:**

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

**Claims:**

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

*Do not include this notice with any proof of claim or other filing you submit to the court.*

**Discharge of Debts:**

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

**Exempt Property:**

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

**Bankruptcy Clerk's Office:**

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at [www.ohnb.uscourts.gov](http://www.ohnb.uscourts.gov), including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

**Legal Advice:**

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

**Refer to Other Side of this Notice for Important Deadlines and Notices**